

Benefit Illustration

Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum insured (Only one sum insured is available for the entire family)				
	Premium (Rs.)	Sum insured (Rs.)	Premium (Rs.)	Discount	Premium after discount (Rs.)	Sum insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)	
	42	4,000	500,000	4,000	15.00%	3,400	500,000	16,000	0%	16,000	500,000
	36	4,000	500,000	4,000		3,400	500,000				
	20	4,000	500,000	4,000		3,400	500,000				
8	4,000	500,000	4,000	3,400		500,000					
Total Premium for all members of the family is Rs. 16,000 (excluding GST), when each member is covered separately.			Total Premium for all members of the family is Rs. 13,600 (excluding GST), when they are covered under a single policy.				Total Premium when policy is opted on floater basis is Rs. 16,000 (excluding GST).				
Sum insured available for each individual is Rs. 5,00,000 with deductible of 2,00,000			Sum insured available for each family member is Rs. 5,00,000 with deductible of 2,00,000				Sum insured of Rs. 5,00,000 with deductible of 2,00,000 is available for the entire family.				

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	Premium (Rs.)	Sum insured (Rs.)	Premium (Rs.)	Discount	Premium after discount (Rs.)	Sum insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)	
	32	2,000	1,000,000	2,000	15.00%	1,700	1,000,000	8,000	0%	8,000	1,000,000
	30	2,000	1,000,000	2,000		1,700	1,000,000				
	12	2,000	1,000,000	2,000		1,700	1,000,000				
8	2,000	1,000,000	2,000	1,700		1,000,000					
Total Premium for all members of the family is Rs. 8000 (excluding GST), when each member is covered separately.			Total Premium for all members of the family is Rs. 6800 (excluding GST), when they are covered under a single policy.				Total Premium when policy is opted on floater basis is Rs. 8000 (excluding GST).				
Sum insured available for each individual is Rs. 10,00,000 with deductible of Rs 4,00,000.			Sum insured available for each family member is Rs. 10,00,000 with deductible of Rs 4,00,000.				Sum insured of Rs. 10,00,000 with deductible of Rs 4,00,000 is available for the entire family.				

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	Premium (Rs.)	Sum insured (Rs.)	Premium (Rs.)	Discount	Premium after discount (Rs.)	Sum insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)
	42	4,000	500,000	4,000	5%	3,800	500,000	8,000	0%	8,000
36	4,000	500,000	4,000	3,800		500,000				
Total Premium for all members of the family is Rs. 8000 (excluding GST), when each member is covered separately.			Total Premium for all members of the family is Rs. 7600 (excluding GST), when they are covered under a single policy.				Total Premium when policy is opted on floater basis is Rs. 8000 (excluding GST).			
Sum insured available for each individual is Rs. 5,00,000 with deductible of 2,00,000			Sum insured available for each family member is Rs. 5,00,000 with deductible of 2,00,000				Sum insured of Rs. 5,00,000 with deductible of 2,00,000 is available for the entire family.			

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	Premium (Rs.)	Sum insured (Rs.)	Premium (Rs.)	Discount	Premium after discount (Rs.)	Sum insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)
32	2,000	1,000,000	2,000	5%	1,900	1,000,000	4,000	0%	4,000	1,000,000
30	2,000	1,000,000	2,000		1,900	1,000,000				
Total Premium for all members of the family is Rs. 4000 (excluding GST), when each member is covered separately.			Total Premium for all members of the family is Rs. 3800 (excluding GST), when they are covered under a single policy.				Total Premium when policy is opted on floater basis is Rs. 4000 (excluding GST).			
Sum insured available for each individual is Rs. 10,00,000 with deductible of Rs 4,00,000.			Sum insured available for each family member is Rs. 10,00,000 with deductible of Rs 4,00,000.				Sum insured of Rs. 10,00,000 with deductible of Rs 4,00,000 is available for the entire family.			